

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Bibi Fathema Dowlut

Case No. 18-70651 JAD

Reporting Period: October 2019

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	✓	
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR-4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

*Bibi Fathema Dowlut*  
Signature of Debtor

10/20/19  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Preparer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Bibi Fathema Dowlut

Debtor

Case No. 18-70651 JAD

Reporting Period: October 2019

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each report.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	225.82	
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	16,000.00	
<b>Total Receipts</b>		
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	10,831.94	
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense	500.00	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
<b>Total Ordinary Disbursements</b>		
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees	650.00	
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>		
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	4018.26	

4018.26

FORM MOR-1(NDV)  
(5/97)

Bibi Fatema Dowlat

Debtor

Case No. 18-70651 JAD

Reporting Period: October, 2019

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	
Total Accounts Receivable at the beginning of the reporting period	Amount
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

  

Accounts Receivable Aging	
0 - 30 days old	Amount
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month		Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.			X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		X	

FORM MOR-5  
(9/99)

Bilal Fatheema Dowlat

Debtor

Case No. 18-70651 JAD

Reporting Period: October 2019

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
 Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Payments Withheld or Amount Paid	Amount Paid	Deb Paid	Check No. Amount	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other						
Total State and Local						
Total Taxes						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	30-60	61-90	Over 90	Total
Accounts Payable					
Wages Payable					
Taxes Payable					
Rent/Lease-Building					
Rent/Lease-Equipment					
Secured Debt/Adequate Protection Payments					
Professional Fees					
Amounts Due to Insiders*					
Other					
Other					
Total Postpetition Debts					

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\*"Insider" is defined in 11 U.S.C. Section 101(31).



Transaction - Oct 2019

10/1/2019 through 10/31/2019

12/4/2019

Page 1

Date	Account	Num	Description	Memo	Category	Tag	Clr	Amount
<b>BALANCE 9/30/2019</b>								<b>225.82</b>
10/8/2019	S & T DIP A...		Deposit		SPOUSE IN...		R	11,000.00
10/10/2019	S & T DIP A...	118	ENTERPRIS...	MORTGAG...	MORT BLAI...		R	-4,191.04
10/10/2019	S & T DIP A...	117	NORTHWES...		MORT 215 U...		R	-6,640.70
10/24/2019	S & T DIP A...	119	U S TRUST...		FEES		R	-650.00
10/24/2019	S & T DIP A...		Deposit		SPOUSE IN...		R	5,000.00
10/24/2019	S & T DIP A...		MITSUBISHI...		Auto		R	-500.00
<b>10/1/2019 - 10/31/2019</b>								<b>4,018.26</b>
<b>BALANCE 10/31/2019</b>								<b>4,244.08</b>
<b>TOTAL INFLOWS</b>								<b>16,000.00</b>
<b>TOTAL OUTFLOWS</b>								<b>-11,981.74</b>
<b>NET TOTAL</b>								<b>4,018.26</b>

## Reconciliation Report

S & T DIP ACCOUNT  
12/4/2019

Page 1

### Reconciliation Summary

#### BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:			225.82
Checks and Payments	4	Items	-11,981.74
Deposits and Other Credits	2	Items	16,000.00
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			4,244.08

#### YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:			4,244.08
Checks and Payments	2	Items	-1,000.00
Deposits and Other Credits	3	Items	16,000.00
Register Balance as of 12/4/2019:			19,244.08
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			19,244.08

### Reconciliation Report

S & T DIP ACCOUNT  
12/4/2019

Page 2

#### Uncleared Transaction Detail up to 12/4/2019

Date	Num	Payee	Memo	Category	Clr	Amount
<b>Uncleared Checks and Payments</b>						
10/28/2019		MITSUBISHI MOTORS		Auto		-500.00
11/18/2019		MITSUBISHI MOTORS		Auto		-500.00
<b>Total Uncleared Checks and Payments</b>				<b>2 Items</b>		<b>-1,000.00</b>
<b>Uncleared Deposits and Other Credits</b>						
11/6/2019		Deposit		SPOUSE INCOME		4,000.00
11/19/2019		Deposit		SPOUSE INCOME		4,000.00
11/29/2019		Deposit		SPOUSE INCOME		8,000.00
<b>Total Uncleared Deposits and Other Credits</b>				<b>3 Items</b>		<b>16,000.00</b>
<b>Total Uncleared Transactions</b>				<b>5 Items</b>		<b>15,000.00</b>





Direct inquiries to:  
PO Box 190  
Indiana, PA 15701  
800.325.2265  
stbank.com



**FATHEMA DOWLUT**  
**DEBTOR IN POSSESSION**  
**CASE NUMBER 18-70651-JAD**  
**365 OAK KNOLL RD**  
**HOLLIDAYSBURG PA 16648-2613**

**Altoona Regional**

Account Number: **3004211276**

Type: **Select Banking**

**Page 1 of 2**

Statement from:

**October 1 to October 31, 2019**

Enclosures 0

**ACCOUNT SUMMARY**

Previous Statement Balance		\$ 225.82
Deposits and Other Additions	+	16,000.00
Checks Paid and Other Subtractions	-	11,881.74
Ending Balance on October 31, 2019		\$ 4,244.08
Low Balance		\$ 225.82
Average Ledger Balance		\$ 2,077.49

**DAILY ACTIVITY ON YOUR ACCOUNT NUMBER: 3004211276**

		Subtractions	Additions	Balance
10-01	Previous Statement Balance			\$ 225.82
10-08	Deposit		\$ 11,000.00	\$ 11,225.82
10-10	Check 117	\$ 6,640.70 -		\$ 4,585.12
10-10	Check 118	\$ 4,191.04 -		\$ 394.08
10-25	Deposit		\$ 5,000.00	\$ 5,394.08
10-28	#Preauthorized Debit MMCA CW WALLET/S BILL PAY 181028	\$ 500.00 -		\$ 4,894.08
10-30	Check 119	\$ 650.00 -		\$ 4,244.08
10-31	Ending Totals	\$ 11,981.74 -	\$ 16,000.00	\$ 4,244.08

**CHECKS PAID IN CHECK NUMBER ORDER**

Check No.	Amount	Check No.	Amount	Check No.	Amount
117	\$ 6,640.70	118	\$ 4,191.04	119	\$ 650.00

**WITHDRAWALS**

Date	Amount	Date	Amount
10-28 Preauthorized debit	500.00		



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stbank.com

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**FATHEMA DOWLUT**

Account Number: **3004211276**

Type: **Select Banking**

Page 2 of 2

**DEPOSITS**

<i>Date</i>	<i>Amount</i>	<i>Date</i>	<i>Amount</i>
10-08 Deposit	11,000.00	10-25 Deposit	5,000.00

**OVERDRAFT/RETURN ITEM FEES**

	<i>Total for this period</i>	<i>Total year-to-date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$36.00